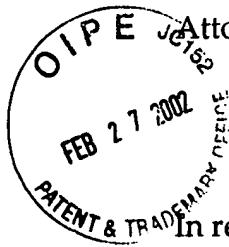


Section #3
03/00

Patent



Attorney's Docket No. 5776P001C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Joe Lynam, et al.

Application No.: 09/993,648

Filed: November 5, 2001

For: A METHOD OF ASSESSING A
CREDIT RISK ASSOCIATED
WITH A NUMBER

Examiner: Not yet assigned

Art Group: 2645

COPY OF PAPERS
ORIGINALLY FILED

Assistant Commissioner of Patents
Box: Missing Parts
Washington, DC 20231-9998

RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION
(FILING DATE GRANTED)

Sir:

In response to the Notice to File Missing parts of Application (Filing Date
Granted) mailed December 19, 2001, please find enclosed:

- (1) a duly executed Declaration and Power of Attorney with respect to the
above-referenced patent application;
- (2) a check in the amount of \$130.00 in payment of the surcharge of 37 C.F.R.
§ 1.16(e); and

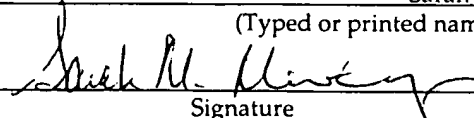
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail
with sufficient postage in an envelope addressed to the Assistant Commissioner for Patents, Washington, D. C.
20231 on

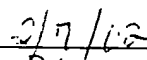
February 7, 2002

(Date of Deposit)

Sarah M. Montgomery

(Typed or printed name of person mailing correspondence)


Signature


Date

(3) a copy of the Notice to File Missing Parts of Application.

If any additional fee is required, please charge Deposit Account No. 02-2666. A duplicate of this Response is enclosed for deposit account charging purposes.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: 02/07/02



André L. Marais
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#3

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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/993,648	11/05/2001	Joe Lynam	5776P001C

CONFIRMATION NO. 3321

FORMALITIES LETTER



OC00000007213414

Andre L. Marais
BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP
12400 Wilshire Boulevard
Seventh Floor
Los Angeles, CA 90025-1026

Date Mailed: 12/19/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

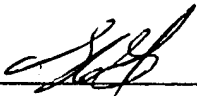
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Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*


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PART 2 - COPY TO BE RETURNED WITH RESPONSE

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